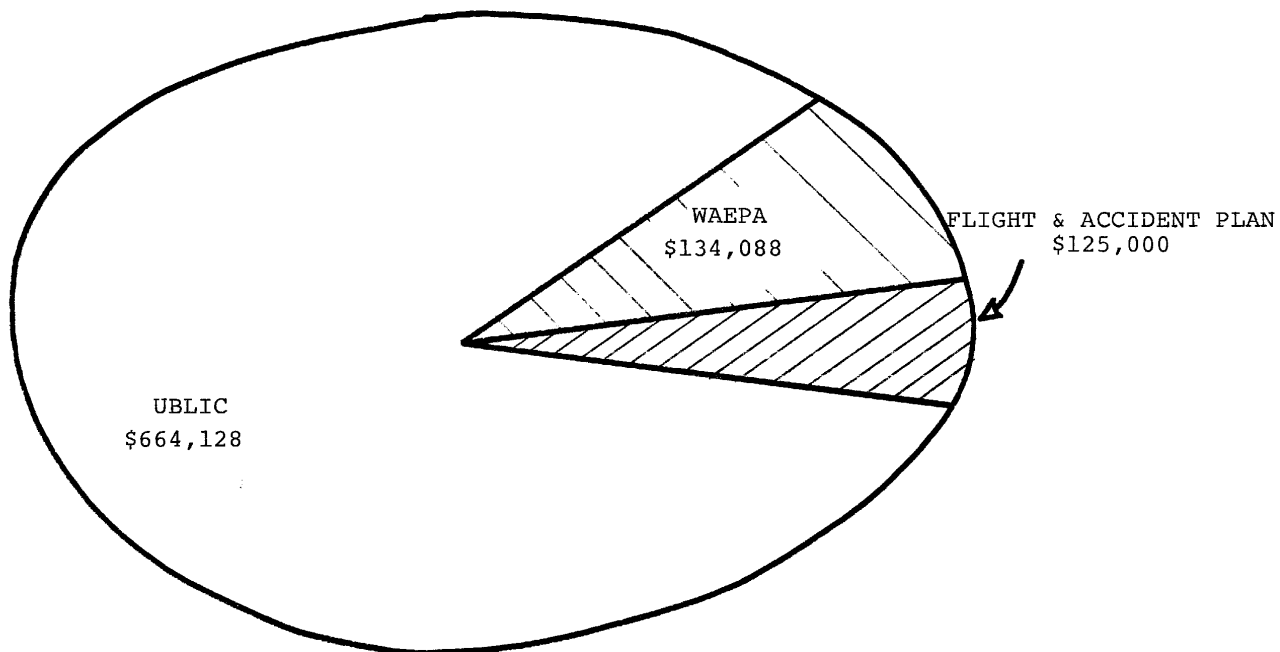


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LIFE INSURANCE BENEFITS PAID IN 1979

\$923,216



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LIFE INSURANCE

Comparison With 31 December 1978 Figures

UBLIC	-	Policies increased by 123	Insurance coverage decreased by \$1,097,477
WAEPA	-	Policies increased by 4	Insurance coverage increased by \$857,000

On 1 January 1979, WAEPA increased the amount of insurance coverage for retired members (up to 100% depending on age). On 31 December 1979, WAEPA increased coverage for all active employees, less than age 51. Life insurance coverage was also extended to age 70 for all actively employed members, and the dependent group life coverage was extended to actively employed members until they retire or reach age 70. Both increases of coverage were effected without an increase in premium.

UBLIC RETIREE COVERAGE

31 December 1979

\$38,779,220 of Life Insurance Continued After Retirement

1224 Retirees Under Age 60	
With Coverage Totaling	\$35,351,000
892 Retirees Age 60 to 70	
With Free Coverage Totaling	\$ 3,266,386
115 Retirees Age 70 or Older	
With Free Coverage Totaling	\$ 161,834

Under the UBLIC Life Insurance Plan, since June 1966, GEHA has paid 185 claims totaling \$2,520,787.

PROVIDING A VARIETY OF INSURANCE PLANS

- LIFE INSURANCE
 - UBLIC
 - FEGLI
 - WAEPA
- HEALTH INSURANCE
 - ASSOCIATION BENEFIT PLAN
 - (HOSPITAL, MEDICAL & SURGICAL)
 - CONTRACT HOSPITALIZATION
 - SPECIFIED DREAD DISEASE PLAN
- DISABILITY INSURANCE (INCOME REPLACEMENT PLAN)
- ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE (24 HOUR FAP)
- TRAVEL INSURANCE
 - AIR FLIGHT TRIP
 - MILITARY AIR FLIGHT TRIP

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Enrollment in the Association Benefit Plan for 1979 was 241 less than 31 December 1978 figure.

Enrollment in the Contract Health Plan for 1979 was 11 less than the 31 December 1978 figure.

Paid Health Insurance Benefits increased by \$1,064,280 over 1978. The number of health insurance claims processed increased by 10,166.

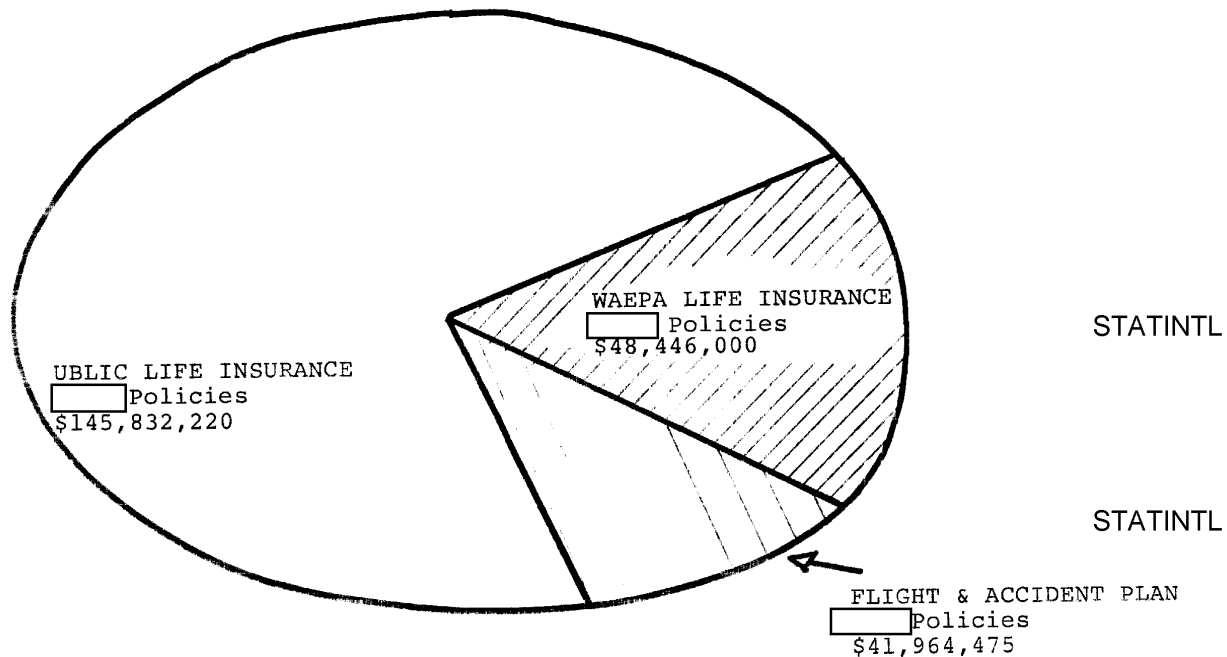
There were more than 6,100 retirees participating in the Association Benefit Plan during 1979. Retiree claim benefits accounted for \$5,098,375 of the 1979 benefits totalling \$13,662,280.

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\$236,242,695 OF LIFE INSURANCE IN FORCE

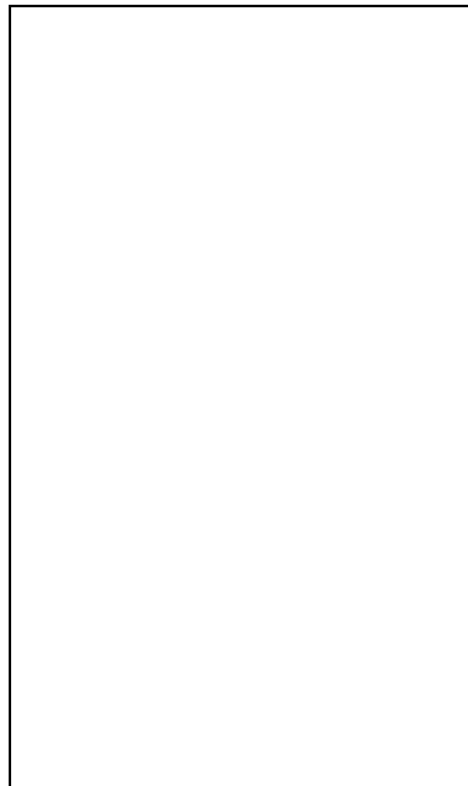
31 DECEMBER 1979



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HOSPITALIZATION, SURGICAL AND MAJOR MEDICAL PLAN ENROLLMENTS
AND CLAIMS



\$15,154,567

\$13,662,280

\$15,045,851

\$13,621,182

\$108,716

\$41,098

PREMIUMS

BENEFITS

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Comparison with 1978 Benefits

UBLIC benefits up	\$ 49,418
WAEPA benefits up	\$ 43,807
FAP benefits up	\$125,000

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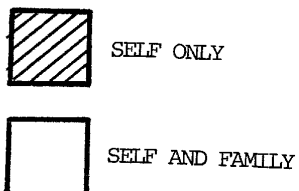
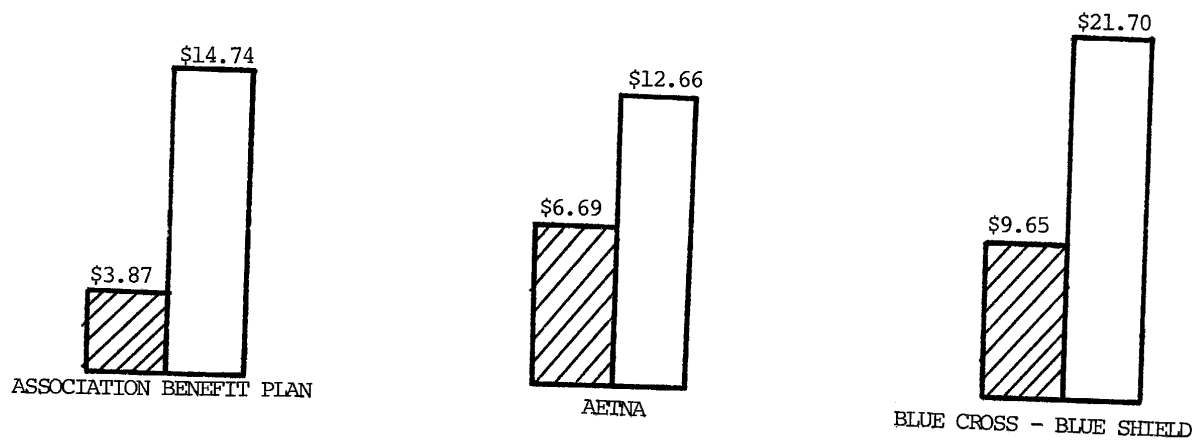
I. UBLIC LIFE INSURANCE PLAN

For the fourth consecutive year, the UBLIC Plan experienced a favorable claims to premium ratio during the contract year ending 31 July 1979. There were 48 deaths resulting in paid benefits of \$664,128. This favorable experience resulted in a refund of premium to GEHA of \$184,473. As in previous years, the refund of premium was invested in GEHA's portfolio to provide insurance coverage for the free retiree portion of the UBLIC plan.

II. GEHA INVESTMENTS

In 1976 GEHA's Investment Committee recommended, and the Board of Directors approved, the investment firm of BEA Associates, Inc. for investment supervision and management of GEHA assets. Within GEHA's guidelines and investment objectives, BEA has the authority to determine what securities will be bought and sold. After more than 3 years of successful BEA management the GEHA portfolio continues to prosper. Even though some predictions for 1980 see continued tightening of monetary policies and a recession, the portfolio is well positioned and is expected to provide a substantial return to GEHA.

AVERAGE EMPLOYEE SHARE OF HEALTH INSURANCE PREMIUM
FOR SELF ONLY AND SELF AND FAMILY COVERAGE
1975 - 1980

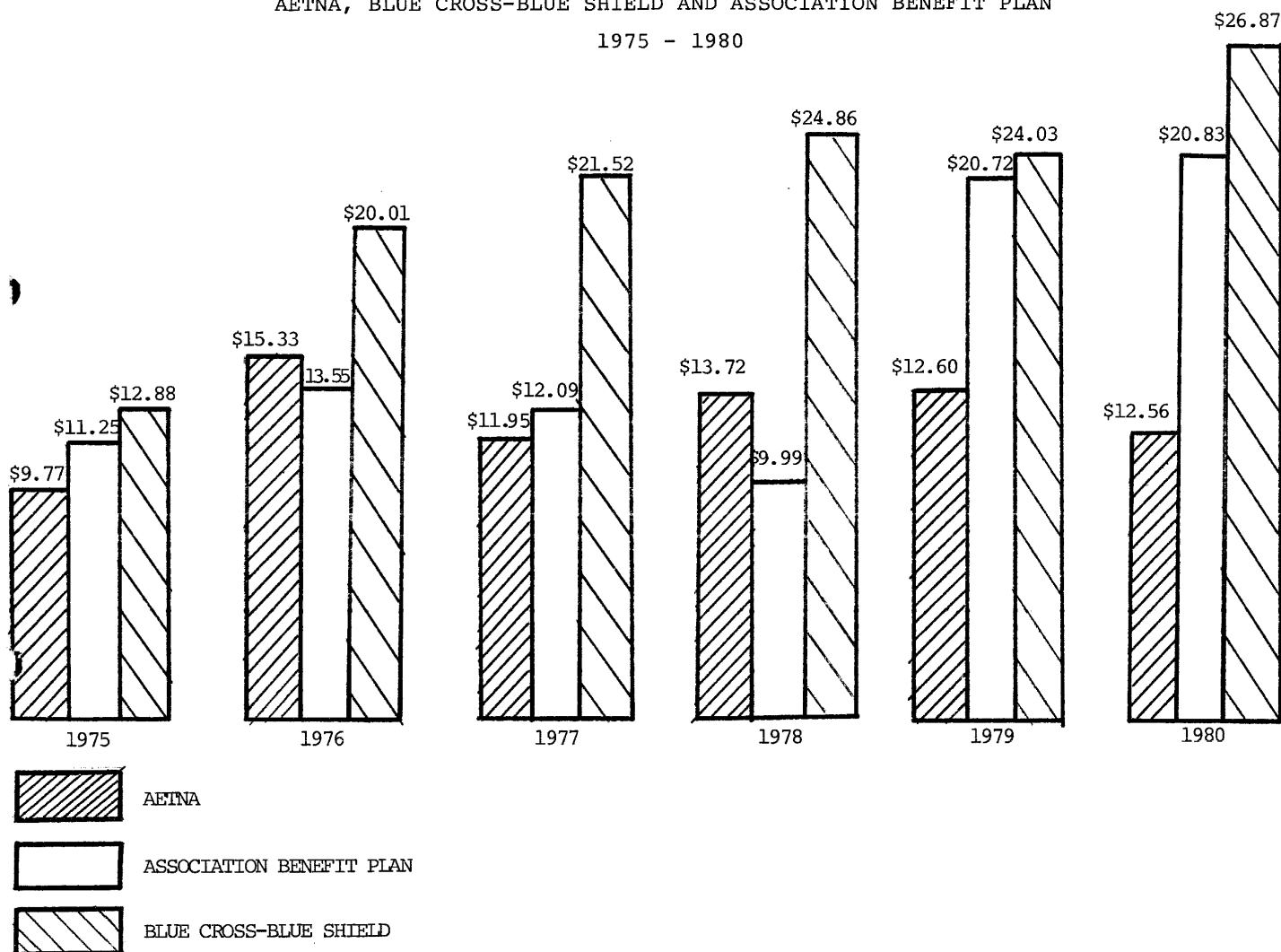


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EMPLOYED SHARE OF SELF AND FAMILY HEALTH INSURANCE PREMIUM

AETNA, BLUE CROSS-BLUE SHIELD AND ASSOCIATION BENEFIT PLAN

1975 - 1980



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III. INSURANCE BRANCH CLAIMS BACKLOG

During 1979 the Association Benefit Plan continued to reduce their medical insurance claim backlog. The following statistics indicate the 1979 backlog for the quarters ending:

March	-	5 days
June	-	2 days
September	-	1 day
December	-	12 days

At the present time our Plan has a backlog of approximately 1,091 medical claims. This figure represents less than a two week delay in claims settlement processing. By industry standards and for this time of year, this figure is highly competitive with other Federal Health Plans. As in years past, this backlog is caused by enrollees waiting to submit major medical claims until the end of the year or in time for income tax preparation. Adding to the burden of this large end of year submission is the increasing complexity of the medical claims and billing procedures by doctors and hospitals. Although we are pleased with our progress, we are continuing our every effort to process these claims in an expeditious manner.

HOW PLAN BENEFITS CHANGED IN JANUARY 1980

- * The Plan has added as a basic benefit, coverage of up to \$150.00 for alcohol outpatient aftercare programs associated with inpatient alcoholic treatment programs (limit two per lifetime).
- * The Plan has extended as a basic benefit, in-hospital benefits to include preadmission testing done on an outpatient basis if rendered within 48 hours of admission to a hospital.
- * Under Major Medical benefits, the services of a psychiatric social worker under the direct supervision of a psychiatrist are no longer limited to 30 visits per person per calendar year (visits are unlimited).
- * Under Major Medical Benefits, the Plan now pays for the services of a registered occupational therapist.
- * Under Major Medical Benefits, the Plan now pays for the services of a Licensed Practical Nurse the same as for a Registered Nurse.
- * Under Major Medical Benefits, the time limit for providing dental services and treatment for repair of accidental injury to the jaw or sound natural teeth, has been increased from 12 to 24 months from the date of the accident.
- * Under Definitions, the Plan has added, that in those areas designated as medically underserved by the Department of Health, Education and Welfare, the Plan will consider charges for medical treatment by any medical practitioner licensed by the state to provide such treatment.

STATINTL

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1980

THE ANNUAL MEETING OF

YOUR

GOVERNMENT

EMPLOYEES

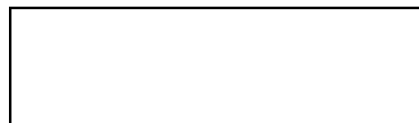
HEALTH

ASSOCIATION

Incorporated Under the Laws of the District of Columbia
in the Interest of Insurance Protection for Agency Employees

25X1

WARNING NOTICE
INTELLIGENCE SOURCES
AND METHODS INVOLVED



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separated from classified pages.

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C-O-N-F-I-D-E-N-T-I-A-L

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This Notice Expires 1 February 1979

PERSONNEL

28 November 1978

25X1

GOVERNMENT EMPLOYEES HEALTH ASSOCIATION MEETING

1. This notice is addressed to all members of the Government Employees Health Association, Inc. (GEHA, Inc.) in the Headquarters area. The annual meeting of GEHA, Inc. will be held in the Headquarters Auditorium at 2:00 p.m. on Monday, 29 January 1979. Members of GEHA, Inc. who are unable to attend this meeting and who wish to cast their votes in the election of directors may do so by completing the attached absentee ballot or a facsimile and sending it to the Secretary of GEHA, Inc., [redacted] 926 Ames Building. Ballots must be received by the close of business on Wednesday, 24 January 1979.

2. Pursuant to the bylaws, a nominating committee has submitted the names of individuals for directors of GEHA, Inc. as shown on the absentee ballot.

JOHN F. BLAKE
Deputy Director
for
Administration

Attachment

DISTRIBUTION: ALL EMPLOYEES

Upon separation from the attached ballot, the classification of this transmittal notice is automatically replaced by the control statement
ADMINISTRATIVE - INTERNAL USE ONLY.

SAVE

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C-O-N-F-I-D-E-N-T-I-A-L

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SECRETARY

GEHA

926 AMES BUILDING

ILLEGIB

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Enrollment in the Association Benefit Plan for ¹⁹⁷⁸ ~~1977~~ was ³⁶ ~~26~~ more than 31 December 197⁷ figure.

Enrollment in the Contract Health Plan for ¹⁹⁷⁸ ~~1977~~ was ^{8 less} ~~26 more~~ than the 31 December 197⁷ figure.

Paid Health Insurance Benefits increased by \$^{1,450,186} ~~286,578~~ over 197⁷. The number of health insurance claims processed increased by approximately ^{14,693} ~~14,693~~.

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